



## CURRICULUM OVERVIEW



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# UNIT ONE – COMMUNITY AND ECONOMY

## **Lesson One: What Is a Community?**

Students learn how people are members of a community in which they live, work, share, and trade with others. Through hands-on activities, they learn about the rights and responsibilities of citizenship. Students take a pledge to become citizens of JA BizTown.

**Concepts:** Citizenship, community, trade, business, rights, and responsibilities.

## **Lesson Two: What Is an Economy?**

Students learn about the circular flow of economic activity model. Through problem-based learning activities, they examine the real flow of goods, services, and resources (human, natural, and capital) between people and businesses, as well as the money flow that occurs for exchange purposes. Students begin to see how understanding these concepts will help them participate in the JA BizTown simulation.

**Concepts:** Goods, services, resources (human, natural, and capital), economy, circular flow of economic activity.

## **Lesson Three: What Is Free Enterprise?**

Students learn about how to allocate scarce resources. Through a series of critical thinking exercises, students recognize that resources are scarce and that people cannot have everything they want. Decisions must be made about what to produce, how to produce, and for whom to produce (basic economic questions). Students also learn that in a free enterprise system, as they will experience at JA BizTown, people and businesses have the freedom to make these decisions, coming together in markets to exchange goods, services, and resources.

**Concepts:** Scarcity, basic economic questions, free enterprise.

## **Lesson Four: What Are Taxes?**

Students learn that markets cannot provide everything that people want. As they engage in a series of hands-on learning activities to prepare them for the JA BizTown simulation, students learn that governments play an important role in an economy by providing public goods and services, paid for by tax dollars.

**Concepts:** Public goods and services, taxes.

## **Lesson Five: What Is Philanthropy?**

Students learn that philanthropic activities are an important part of the free enterprise system. Students actively participate in critical thinking exercises as they begin to realize that people donate their “three Ws” – work, wealth, and wisdom – to help others. Students learn about the important role that nonprofit organizations play in an economy, including the economy of JA BizTown.

**Concepts:** Philanthropy, nonprofit organizations.

**Unit One BizConnect** (a family-focused newsletter)

## UNIT TWO – FINANCIAL LITERACY

### **Lesson Six: Why Should I Use Financial Institutions?**

Students learn that financial institutions play an important role in helping money flow between people and businesses. Through participation in hands-on learning activities, students become aware of various banking services, with a focus on checking and savings accounts. They learn how to manage these accounts, which they will experience firsthand at JA BizTown.

**Concepts:** Financial services, checking and savings accounts, ATMs, banks and credit unions, safe-deposit boxes, online banking, loans.

### **Lesson Seven: How Do I Put Money into a Checking Account?**

Students learn that having a fresh stack of checks does not guarantee money in one's account. Students have the opportunity to apply for a bank account, seek authorized approval, and receive their own JA BizTown checkbooks. This lesson stresses making and recording deposits.

**Concepts:** Account application, checkbooks, deposit tickets, check register, net deposit.

### **Lesson Eight: How Do I Take Money out of a Checking Account?**

Students learn the importance of maintaining their checking accounts. Using classroom-embellished stories about Criminal Chris and Goofy Gordan, students witness what happens when checks are bounced due to non-sufficient funds—something they will want to avoid when they participate in the JA BizTown simulation. Active learning strategies used in this lesson include providing students the opportunity to pay three simulation-related (pretend) bills.

**Concepts:** Bill paying, checks, check register, memo line, account numbers, NSF.

### **Lesson Nine: Why Should I Have a Savings Account?**

Students learn the relevance of compound interest, savings, and the Rule of 72 in financial planning. Through a series of critical-thinking exercises, students learn the importance of saving and investing as key elements of financial literacy. They begin to realize the saving, sharing, and spending choices they will have at JA BizTown.

**Concepts:** Interest, compound interest, savings certificates, investment, Rule of 72.

**Unit Two BizConnect** (A family-focused newsletter)

## UNIT THREE – WORK-READINESS

### **Lesson Ten: How Can I Show Others I Am Ready for Work?**

Students learn how their interests and skills can be linked to various career alternatives. Through a series of active learning strategies, students have the opportunity to practice work-related “soft skills,” which include being punctual, resolving conflict, and getting along with others. Students begin to recognize the importance of mastering these skills to succeed in the workplace and at JA BizTown.

**Concepts:** Soft skills, career interests and skills, employer, employee.

### **Lesson Eleven: Why Is Teamwork So Important?**

Students learn the value of teamwork as they participate in several problem-based learning activities. Through a series of role-play exercises, students begin to understand the importance of conflict resolution, negotiation, and networking in the workplace, all of which play a critical role at JA BizTown.

**Concepts:** Teamwork, negotiation, conflict, networking.

### **Lesson Twelve: How Do I Get a Job?**

Students learn about the various steps required to apply for and obtain a job. In addition, they engage in hands-on activities, including the completion of a job application and participation in practice job interviews. These activities help prepare students to apply and interview for their JA BizTown jobs.

**Concepts:** Job applications, resumes, ethics, interviews, portfolios.

### **Optional Lesson Twelve B: Why Are Some People Elected?**

In this lesson, students learn about the nominations and elections process. Through a series of active learning exercises, students begin to recognize how essential this process is to the governance of communities. This lesson serves as the preparatory activity for JA BizTown classroom elections.

**Concepts:** Campaigns, elections, voting, nominations, constituents, majority, consensus.

### **Lesson Thirteen: How Can I Understand My Paycheck?**

Students learn how to understand the various elements of their pay stubs, to enhance their understanding of why their paycheck amount may be less than expected. This lesson provides a thorough explanation of gross and net income before students have an opportunity to earn income at JA BizTown.

**Concepts:** Payroll taxes, pay stubs, percentage, income, net, gross.

**Unit Three BizConnect** (a family-focused newsletter)

## UNIT FOUR – BUSINESS MANAGEMENT

### **Lesson Fourteen: What Do Good Businesses Look Like?**

Before moving into JA BizTown business teams, students spend time brainstorming the characteristics of good businesses. What makes some teams of employees more successful than others? Why do businesses fail? How can a business achieve success? Working in their business teams, students develop mission statements for their JA BizTown businesses.

**Concepts:** Innovation, corporate responsibility, customer service, profit, continuous improvement, mission statement, best practices.

### **Lesson Fifteen: What Kinds of Businesses Support JA BizTown?**

Students receive their JA BizTown job assignments and begin to work in business teams. A unique Business Plan is created by each team after students review their BizBriefs, a booklet that profiles local JA BizTown simulation sponsors as examples of quality businesses.

**Concepts:** Business profiles, quality business, teamwork.

### **Lesson Sixteen: Why Create a Business Plan?**

Students learn about various factors associated with operating a business. In preparation for their visit to JA BizTown, students work in business teams to determine the components of a successful business operation.

**Concepts:** Taxes, recycling, rent, salaries, supplies, utilities, health care, profits, pricing, inventory.

### **Lesson Seventeen: Where Do We Get Money to Start a Business?**

Students learn about financing a business. In preparation for their experience at JA BizTown, students work in business teams to prepare a business Loan Application and a Promissory Note to support business costs.

**Concepts:** Business checks, loans, promissory notes, interest, principal, payments, debt, bankruptcy.

### **Lesson Eighteen: How Do We Advertise a Business?**

Students learn about the importance of advertising as a method of marketing the goods and/or services offered by various businesses. Working in business teams, students develop advertisements to market their JA BizTown businesses.

**Concepts:** Print, media, web, graphics, headlines, advertisements, competition, logos, slogans, the 4 Ps of marketing (product, price, place, promotion), market research.

### **Lesson Nineteen: What Else Do New Businesses Need?**

Students learn the importance of innovative and creative problem solving in the workplace. Students use the SMART decision-making system to work together to solve business-related problems. They also learn the importance of ethical behavior in the workplace. Working in business teams, students complete their final preparations for their JA BizTown simulation experience.

**Concepts:** SMART decision-making, selling price, profit, ethics, entrepreneurial thinking.

**Unit Four BizConnect** (a family-focused newsletter)

**\*\*\*Participation in the JA BizTown Simulation\*\*\***

## UNIT FIVE – SIMULATION DEBRIEFING

### **Lesson Twenty: What Did I Learn?**

Students engage in reflection of the JA BizTown experience. This debriefing yields valuable opportunities to pull together learning lessons for students. Important conceptual links are explored and expanded.

**Concepts:** Disappointment, failure, success, business letters

### **Lesson Twenty-One: What Can I Do with the Stuff I Learned?**

In this lesson, students realize that JA BizTown skills can be applied beyond their JA BizTown experience. Students learn that there will be many opportunities to put into practice the skills they have studied in the program, such as writing checks, working in teams, completing a job application, participating in a job interview, etc.

**Concepts:** College preparation, goal setting, internships, job shadowing.

### **Optional Lesson Twenty-One B: How Do I Learn More from JA?**

Students learn about valuable resources available through Junior Achievement. This lesson focuses on web-based resources available at [www.ja.org](http://www.ja.org), including the JA Student Center to support students' academic and career pursuits.

**Concepts:** Lifelong learning.

**Unit Five BizConnect** (a family-focused newsletter)



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